

Information to identify the case:		
Debtor 1	Brian Nowakowski	Social Security number or ITIN xxx-xx-2532
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Lynelle R. Nowakowski	Social Security number or ITIN xxx-xx-8654
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 2/21/20
Case number: 20-10139-TPA		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Brian Nowakowski	Lynelle R. Nowakowski
2. All other names used in the last 8 years		
3. Address	423 Lowery Road Erie, PA 16511	423 Lowery Road Erie, PA 16511
4. Debtor's attorney Name and address	Kenneth M. Steinberg Steidl & Steinberg Suite 2830 Gulf Tower. 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: julie.steidl@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 4/6/20

For more information, see page 2

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 8/17/20

Filing deadline: 8/19/20

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on:
6/16/20 at 03:00 PM , Location: **Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South
 Park Row, Erie, PA 16501**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Brian Nowakowski
 Lynelle R. Nowakowski
 Debtors

Case No. 20-10139-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: aala
 Form ID: 309I

Page 1 of 2
 Total Noticed: 44

Date Rcvd: Apr 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2020.

db +Brian Nowakowski, 423 Lowery Road, Erie, PA 16511-1330
 jdb #+Lynelle R. Nowakowski, 423 Lowery Road, Erie, PA 16511-1330
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15203550 +Auto Use, 45 Haverhill St, Andover, MA 01810-1499
 15203551 +Auto Use, Attn: Bankruptcy, 45 Haverhill St, Andover, MA 01810-1499
 15203552 +Capital One, Po Box 703, Wood Dale, IL 60191-0703
 15203560 +Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
 15203566 +First Federal Credit Control, 24700 Chagrin Blvd, Cleveland, OH 44122-5662
 15203567 +First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122-5662
 15215081 +FlexShopper, LLC, 901 Yamato Road, Suite 260, Boca Raton, FL 33431-4497
 15226947 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 15203574 +Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
 15203575 +Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
 15203579 +P S E C U, P.O. Box 1006, Harrisburg, PA 17108-1006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: julie.steidl@steidl-steinberg.com Apr 07 2020 05:56:28 Kenneth M. Steinberg, Steidl & Steinberg, Suite 2830 Gulf Tower., 707 Grant Street, Pittsburgh, PA 15219

smg E-mail/Text: RVSCBICNOTICE1@state.pa.us Apr 07 2020 05:56:39 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Apr 07 2020 05:56:42 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721

cr +EDI: PRA.COM Apr 07 2020 09:23:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

15203553 +EDI: CAPITALONE.COM Apr 07 2020 09:23:00 Capital One, Po Box 30281, Salt Lake City, UT 84130-0281

15203555 +EDI: CAPITALONE.COM Apr 07 2020 09:23:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

15211015 EDI: CAPITALONE.COM Apr 07 2020 09:23:00 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

15204902 +E-mail/Text: bankruptcy@cavps.com Apr 07 2020 05:56:45 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

15203561 +E-mail/Text: bankruptcy@firstenergycorp.com Apr 07 2020 05:56:44 Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303

15203563 +EDI: CBS7AVE Apr 07 2020 09:23:00 Country Door/Swiss Colony, Attn:Bankruptcy, 1112 Seventh Ave, Monroe, WI 53566-1364

15203562 +EDI: CBS7AVE Apr 07 2020 09:23:00 Country Door/Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364

15203564 EDI: DISCOVER.COM Apr 07 2020 09:23:00 Discover Financial, Pob 15316, Wilmington, DE 19850

15207189 EDI: DISCOVER.COM Apr 07 2020 09:23:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

15203565 +EDI: DISCOVER.COM Apr 07 2020 09:23:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

15203569 +EDI: PHINGENESIS Apr 07 2020 09:23:00 Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401

15203568 +EDI: PHINGENESIS Apr 07 2020 09:23:00 Genesis Bc/Celtic Bank, Po Box 4499, Beaverton, OR 97076-4499

15203570 EDI: JEFFERSONCAP.COM Apr 07 2020 09:23:00 Jefferson Capital Systems, LLC, 16 Mclelland Rd, Saint Cloud, MN 56303

15203571 EDI: JEFFERSONCAP.COM Apr 07 2020 09:23:00 Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mclelland Road, Saint Cloud, MN 56303

15203559 EDI: JPMORGANCHASE Apr 07 2020 09:23:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850

15203558 EDI: JPMORGANCHASE Apr 07 2020 09:23:00 Chase Card Services, Po Box 15369, Wilmington, DE 19850

15203573 E-mail/Text: camanagement@mtb.com Apr 07 2020 05:56:34 M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240

15203572 E-mail/Text: camanagement@mtb.com Apr 07 2020 05:56:34 M & T Bank, Po Box 900, Millsboro, DE 19966

15203576 +EDI: CBS7AVE Apr 07 2020 09:23:00 Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364

15203577 +EDI: CBS7AVE Apr 07 2020 09:23:00 Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364

15203580 +E-mail/Text: bankruptcyntices@psecu.com Apr 07 2020 05:56:47 P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013

15203581 EDI: PRA.COM Apr 07 2020 09:23:00 Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502

District/off: 0315-1

User: aala
Form ID: 309I

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Total Noticed: 44

Date Rcvd: Apr 06, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15203582 EDI: PRA.COM Apr 07 2020 09:23:00 Portfolio Recovery, Attn: Bankruptcy,
120 Corporate Blvd, Norfolk, VA 23502
15222785 EDI: PRA.COM Apr 07 2020 09:23:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
15224542 +E-mail/Text: bankruptcynotices@psecu.com Apr 07 2020 05:56:47 PSECU, PO BOX 67013,
HARRISBURG, PA 17106-7013
15203723 +EDI: RMSC.COM Apr 07 2020 09:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

15203578 Mortgage
15203583 Vehicle loan
15203584 Vehicle loan
15203554* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15203556* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15203557* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTALS: 3, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2020 at the address(es) listed below:

Kenneth M. Steinberg on behalf of Joint Debtor Lynelle R. Nowakowski
julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei
dl-steinberg.com
Kenneth M. Steinberg on behalf of Debtor Brian Nowakowski julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei
dl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4